

Fill in this information to identify the case:

Debtor 1 Michele M. Johnston aka Michele Johnston

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE District of: PA  
(State)

Case number 5:14-bk-01126-RNO

## Form 4100R

### Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

#### Part 1: Mortgage Information

Name of creditor: Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2005-2, Asset-Backed Certificates, Series 2005-2 c/o Select Portfolio Servicing, Inc.

Court claim no. (if known):  
14

Last 4 digits of any number you use to identify the debtor's account: 1 6 7 3

Property address: 1016 Fairfield Street  
Number      Street

Scranton      PA      18509  
City              State              ZIP Code

#### Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

#### Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 07/01/2019

MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_

c. Total. Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: \_\_\_\_\_

MM / DD / YYYY

Debtor 1 Michele M. Johnston aka Michele Johnston  
First Name Middle Name Last Name

Case number (if known) 5:14-bk-01126-RNO

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box::*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Danielle Boyle-Ebersole, Esquire Date 05/07/2019  
Signature

Print Danielle Boyle-Ebersole, Esquire Title Attorney  
First Name Middle Name Last Name

Company Hladik, Onorato & Federman, LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 298 Wissahickon Avenue  
Number  Street

North Wales, PA 19454  
City  State  ZIP Code

Contact phone (215) 855- 9521

Email debersole@hoflawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In Re: Michele M. Johnston aka Michele Johnston Debtor : Bankruptcy No. 5:14-bk-01126-RNO  
Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2005-2, Asset-Backed Certificates, Series 2005-2 c/o Select Portfolio Servicing, Inc. Movant : Chapter 13  
vs.  
Michele M. Johnston aka Michele Johnston Debtor/Respondent :  
and Charles J DeHart, III, Esquire Trustee/Respondent :

**CERTIFICATE OF SERVICE**

I, Danielle Boyle-Ebersole, Esquire, hereby certify that on **05/07/2019**, I have served a copy of this **STATEMENT IN RESPONSE TO NOTICE OF FINAL CURE PAYMENT** and all attachments to the following by U.S. Mail, postage pre-paid and/or via filing with the US Bankruptcy Court's CM ECF system.

Tullio DeLuca, Esquire Via ECF <i>Attorney for Debtor</i>	Michele M. Johnston 1016 Fairfield St. Scranton, PA 18509 Via First Class Mail <i>Debtor</i>
Charles J DeHart, III, Esquire Via Electronic Filing <i>Trustee</i>	

/s/Danielle Boyle-Ebersole, Esquire  
Danielle Boyle-Ebersole, Esquire  
Hladik, Onorato & Federman, LLP  
Attorney I.D. # 81747  
298 Wissahickon Avenue  
North Wales, PA 19454  
Phone 215-855-9521  
Email: [debersole@hoflawgroup.com](mailto:debersole@hoflawgroup.com)